

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL J. HUTH, SR.
ROSALYN M. HUTH
Debtor(s)

Case No. 16-24167JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2016.
- 2) The plan was confirmed on 12/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/24/2017, 10/16/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2021.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$156,343.94.
- 10) Amount of unsecured claims discharged without payment: \$53,976.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$264,621.58
Less amount refunded to debtor \$17,071.92

NET RECEIPTS: \$247,549.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,200.00
Court Costs \$0.00
Trustee Expenses & Compensation \$12,750.73
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,950.73

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	17,162.00	16,837.52	0.00	0.00	0.00
BANK OF AMERICA NA**	Unsecured	6,246.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	5,888.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,181.00	NA	NA	0.00	0.00
CITI/SHELL	Unsecured	1,503.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	167.00	158.68	158.68	158.68	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	761.00	716.48	716.48	716.48	0.00
DISCOVER BANK(*)	Unsecured	14,037.00	13,917.39	13,917.39	13,917.39	0.00
EXXON MOBILE/CITIBANK	Unsecured	1,856.00	NA	NA	0.00	0.00
EXXON MOBILE/CITIBANK	Unsecured	1,903.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	8,120.00	8,052.61	8,052.61	8,052.61	0.00
GLHEC & AFFILIATES: GLHEGC NEL	Unsecured	59,897.00	60,060.00	60,060.00	60,060.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	12,297.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,725.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,872.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	6,967.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	21,410.18	2,732.03	2,732.03	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	300.00	732.40	732.40	732.40	0.00
MIDLAND FUNDING LLC	Unsecured	144.00	332.66	332.66	332.66	0.00
MIDLAND FUNDING LLC	Unsecured	2,164.00	2,209.52	2,209.52	2,209.52	0.00
MIDLAND FUNDING LLC	Unsecured	5,105.00	5,228.22	5,228.22	5,228.22	0.00
MIDLAND FUNDING LLC	Unsecured	3,827.00	3,817.30	3,817.30	3,817.30	0.00
NAVIENT PC TRUST	Unsecured	1,331.00	1,291.53	1,291.53	1,291.53	0.00
PNC BANK NA	Unsecured	6,005.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	7,237.00	7,097.20	7,097.20	7,097.20	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	693.00	692.66	692.66	692.66	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	835.00	801.24	801.24	801.24	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,884.00	1,941.52	1,941.52	1,941.52	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	17,792.00	17,683.47	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	9,390.00	7,030.91	7,030.91	7,030.91	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SUNOCO/CBSD	Unsecured	1,943.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	590.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	6,538.00	6,616.75	6,616.75	6,616.75	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,133.00	3,094.59	3,094.59	3,094.59	0.00
WELLS FARGO BANK NA	Secured	156,177.00	154,858.31	0.00	68,145.25	0.00
WELLS FARGO BANK NA	Secured	0.00	77.51	77.51	77.51	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	42,000.00	42,069.52	0.00	36,852.48	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$68,145.25	\$0.00
Mortgage Arrearage	\$77.51	\$77.51	\$0.00
Debt Secured by Vehicle	\$0.00	\$36,852.48	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$77.51	\$105,075.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,732.03	\$2,732.03	\$0.00
TOTAL PRIORITY:	\$2,732.03	\$2,732.03	\$0.00
GENERAL UNSECURED PAYMENTS:	\$123,791.66	\$123,791.66	\$0.00

Disbursements:

Expenses of Administration	<u>\$15,950.73</u>
Disbursements to Creditors	<u>\$231,598.93</u>
TOTAL DISBURSEMENTS :	<u>\$247,549.66</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.